

Information to identify the case:

Debtor 1

Wayne Irvine Mayers

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7351

EIN --

Debtor 2

Sheryl Agnes Mayers

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3629

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **17-19707-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne Irvine Mayers

Sheryl Agnes Mayers

10/5/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wayne Irvine Mayers
Sheryl Agnes Mayers
Debtors

Case No. 17-19707-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 05, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Wayne Irvine Mayers, Sheryl Agnes Mayers, 8 Colby Court, Belvidere, NJ 07823-2754
517036122	+ FirstEnergy, 101 Crawford's Corner Rd., Bldg #1 Ste 1-511, Holmdel, NJ 07733-1976
516853463	+ Miles Kinmball, 250 City Center, Oshkosh, WI 54906-0001
516819990	+ River Edge Park Condo Assoc. INC, PO Box 636, Chester, NJ 07930-0636

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 05 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 05 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: WFFC.COM	Oct 06 2022 00:33:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
516895249	+ EDI: CBSAMERIMARK	Oct 06 2022 00:33:00	Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516853448	+ EDI: CBSAMERIMARK	Oct 06 2022 00:33:00	Amerimark, 6864 Engle Road, Cleveland, OH 44130-7910
516819976	+ EDI: TSYS2	Oct 06 2022 00:33:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
516819977	+ EDI: CITICORP.COM	Oct 06 2022 00:33:00	Bby/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
516819978	EDI: CAPITALONE.COM	Oct 06 2022 00:33:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
516819979	EDI: CITICORP.COM	Oct 06 2022 00:33:00	Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007
517078621	EDI: Q3G.COM	Oct 06 2022 00:33:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
516819981	+ EDI: WFNNB.COM	Oct 06 2022 00:33:00	Comenity Bank/womnwthn, 4590 E Broad St, Columbus, OH 43213-1301
516819982	+ EDI: WFNNB.COM	Oct 06 2022 00:33:00	Comenity Capital/hsn, 995 W 122nd Ave, Westminster, CO 80234-3417
516819983	+ EDI: WFNNB.COM	Oct 06 2022 00:33:00	Comenitybk/fullbeauty, 4590 E Broad St, Columbus, OH 43213-1301
516819984	+ EDI: WFNNB.COM		

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		Oct 06 2022 00:33:00	Comenitycap/boscovs, Po Box 182120, Columbus, OH 43218-2120
516819980	Email/Text: BNSFN@capitalsvcs.com		
		Oct 05 2022 20:36:00	Ccs/first National Ban, 500 E 60th St N, Sioux Falls, SD 57104
516895253	+ EDI: CBSMASON		
		Oct 06 2022 00:33:00	Figi's Companies Inc., c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516819985	+ EDI: CBSMASON		
		Oct 06 2022 00:33:00	Figis, PO BOX 77001, Madison, WI 53707-1001
516819986	^ MEBN		
		Oct 05 2022 20:32:28	Fsb Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108-2253
516853450	+ EDI: CBS7AVE		
		Oct 06 2022 00:33:00	Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
516853464	+ Email/Text: LTDBankruptcy@ltdcommodities.com		
		Oct 05 2022 20:37:00	LTD Commodities, 2800 Lakeside Dr., Bannockburn, IL 60015-1280
516819987	Email/Text: camanagement@mtb.com		
		Oct 05 2022 20:36:00	M & T Bank, PO BOX 62182, Baltimore, MD 21264
516870711	Email/Text: camanagement@mtb.com		
		Oct 05 2022 20:36:00	M&T BANK, PO BOX 1288, Buffalo, NY 14240
516930329	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 05 2022 20:40:13	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516819988	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Oct 05 2022 20:40:21	Merrick Bank, Po Box 9201, Old Bethpage, NY 11804-9001
517047594	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 05 2022 20:36:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516819989	+ Email/Text: electronicbkydocs@nelnet.net		
		Oct 05 2022 20:37:00	Nelnet Loans, 6420 Southpoint Pkwy, Jacksonville, FL 32216-0946
516845371	+ Email/Text: ECMCBKNotices@ecmc.org		
		Oct 05 2022 20:36:00	Nelnet on behalf of COAC, College Assist, PO Box 16358, St. Paul, MN 55116-0358
516991424	+ Email/Text: csc.bankruptcy@amwater.com		
		Oct 05 2022 20:37:00	New Jersey American Water, P.O. Box 578, Alton, IL 62002-0578
517075397	EDI: PRA.COM		
		Oct 06 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517002567	EDI: Q3G.COM		
		Oct 06 2022 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516819991	+ EDI: CITICORP.COM		
		Oct 06 2022 00:33:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
516895254	+ EDI: CBSMASON		
		Oct 06 2022 00:33:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
516853461	+ EDI: CBSMASON		
		Oct 06 2022 00:33:00	Stoneberry, 1356 William Street, Chippewa Falls, WI 54729-1500
516853462	+ EDI: CBS7AVE		
		Oct 06 2022 00:33:00	Swiss Colony, PO Box 2814, Monroe, WI 53566-8014
516819992	+ EDI: RMSC.COM		
		Oct 06 2022 00:33:00	Syncb/qvc, Po Box 965018, Orlando, FL 32896-5018
516819993	+ EDI: RMSC.COM		
		Oct 06 2022 00:33:00	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
516819994	+ EDI: RMSC.COM		
		Oct 06 2022 00:33:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
516822761	+ EDI: RMSC.COM		
		Oct 06 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516890451	+ Email/Text: bncmail@w-legal.com		

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		Oct 05 2022 20:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516819995	+ EDI: WTRRN BANK.COM		
		Oct 06 2022 00:33:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516918934	EDI: WFFC2		
		Oct 06 2022 00:33:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
516819996	+ EDI: WFFC2		
		Oct 06 2022 00:33:00	Wfds, Po Box 1697, Winterville, NC 28590-1697
516853460	+ Email/Text: LTDBankruptcy@ltdcommodities.com		
		Oct 05 2022 20:37:00	Xfinity, c/o LTD Commodities, PO Box 296, Northbrook, IL 60065-0296
TOTAL: 43			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Kirsten B. Ennis	on behalf of Joint Debtor Sheryl Agnes Mayers pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net
Kirsten B. Ennis	on behalf of Debtor Wayne Irvine Mayers pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8